

PRIVATE BANCORPORATION, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	02/27/2009	2361880	1		
Selected balance and off-balance sheet items					
	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$164	\$162	-1.1%		
Loans	\$150	\$150	0.4%		
Construction & development	\$5	\$5	-5.3%		
Closed-end 1-4 family residential	\$17	\$18	6.7%		
Home equity	\$63	\$67	6.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	23.2%		
Commercial & Industrial	\$31	\$35	10.6%		
Commercial real estate	\$14	\$12	-15.3%		
Unused commitments	\$52	\$49	-7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-12.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$5	\$4	-17.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$144	\$144	0.3%		
Deposits	\$133	\$141	6.4%		
Total other borrowings	\$11	\$3	-75.4%		
FHLB advances	\$11	\$3	-75.4%		
Equity					
Equity capital at quarter end	\$21	\$18	-11.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.8%	10.1%	--		
Tier 1 risk based capital ratio	12.1%	9.9%	--		
Total risk based capital ratio	13.1%	11.2%	--		
Return on equity ¹	-1.0%	31.0%	--		
Return on assets ¹	-0.1%	3.3%	--		
Net interest margin ¹	3.9%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	205.4%	76.2%	--		
Loss provision to net charge-offs (qtr)	238.5%	257.9%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	46.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	3.1%	0.3%	0.2%	--
Home equity	0.9%	1.5%	0.2%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.0%	0.0%	0.4%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.2%	--
Total loans	0.6%	2.6%	0.2%	0.2%	--